

**As Elbert Hubbard Says:**

"The man with the savings bank habit is the one who never gets laid off. He's the one who can get along without you, but you cannot get along without him. The savings bank habit means sound sleep, good digestion, cool judgment and manly independence. The most healthful thing I know of is a savings bank book. It is a guarantee of good behavior." Then why not get the habit, and open an account with this strong bank? Your money will be protected by the largest surplus and profits of any national bank south of Washington, D. C.

An absolute guarantee of safety; 3 per cent. interest compounded semi-annually from date of deposit.

**YOUR ACCOUNT SOLICITED.**

**Planters National Bank,**  
RICHMOND, VIRGINIA

**Capital, \$300,000. Surplus and Profits, \$1,160,000**